

Indiana Department of Labor

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PENSIONS

Top 10 Signs Your Pension is in Trouble:

1. Your 401(k) or individual account statement is consistently late or comes at irregular intervals
2. Your account balance does not appear to be accurate
3. Your employer failed to transmit your contribution to the plan on a timely basis
4. A significant drop in account balance that cannot be explained by normal market ups and downs
5. 401(k) or individual account statement shows your contribution from your paycheck was not made
6. Investments listed on your statement are not what you authorized
7. Former employees are having trouble getting their benefits paid on time or in the correct amounts
8. Unusual transactions, such as a loan to the employer, a corporate officer, or one of the plan trustees
9. Frequent and unexplained changes in investment managers or consultants
10. Your employer has recently experienced severe financial difficulty

Related Links:

[What you should know about your pension plan](#)

[Pension and Health Care Benefits FAQs for Dislocated Workers](#)

[Effect of Employer Bankruptcy on Pension](#)

[Consumer Info about Pension Plans](#)

[Pension Benefit Guarantee Corporation FAQs](#)

[Health Care Tax Credits for Workers receiving PBGC benefits](#)

Federal laws work to protect most workers' pension plans. These laws guarantee access to certain information, and in some cases guarantee benefits even where an employer had not adequately funded the plan.

Two federal agencies share primary responsibility for enforcing the Federal protections for workers' pension plans.

- The Pension Benefit Guarantee Corporation (PBGC) is a federal agency created by the Employee Retirement Income Security Act of 1974 (ERISA) to protect pension benefits in private-sector traditional pension plans known as defined benefit plans. If your plan ends without sufficient money to pay all benefits, PBGC's insurance program will pay you the benefit provided by your pension plan up to the limits set by law. (Most people receive the full benefit they had earned before the plan ended.)
- The US DOL's Employment Benefits Security Agency enforces those laws that require sponsors of private employee benefit plans to provide participants and beneficiaries with adequate information regarding their plans; that those who run the plans meet certain standards of conduct and that reporting and disclosure to the government occurs.

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